

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ISAAC ESPINOSA
MIRELLA VILLAREAL
Debtor(s)

Case No. 15-42489

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/17/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 04/25/2016.
- 6) Number of months from filing to last payment: 4.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$2,050.00
Less amount refunded to debtor	\$400.00

NET RECEIPTS: **\$1,650.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,364.45
Court Costs	\$0.00
Trustee Expenses & Compensation	\$77.55
Other	\$13.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,455.00**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Ability Recovery Servi	Unsecured	662.00	NA	NA	0.00	0.00
Ability Recovery Servi	Unsecured	165.00	NA	NA	0.00	0.00
Acceptance Now	Unsecured	2,313.00	NA	NA	0.00	0.00
CITY OF BLUE ISLAND	Unsecured	1,400.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	NA	1,439.93	1,439.93	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	3,232.91	3,232.91	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	521.00	521.39	521.39	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	900.00	NA	10,333.10	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	10,675.00	21,908.10	11,575.00	120.00	0.00
MCSI INC	Unsecured	200.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	200.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	180.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	56.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	350.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	388.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	66.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	381.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	350.00	NA	NA	0.00	0.00
METROSOUTH MEDICAL CENTER	Unsecured	NA	30,610.18	30,610.18	0.00	0.00
NICOR GAS	Unsecured	NA	2,234.59	2,234.59	0.00	0.00
PACIFIC UNION FINANCIAL	Unsecured	81,604.80	NA	NA	0.00	0.00
PACIFIC UNION FINANCIAL	Secured	97,840.00	112,335.82	132,689.95	0.00	0.00
PACIFIC UNION FINANCIAL	Secured	NA	20,354.13	20,354.13	0.00	0.00
PRONGER SMITH MEDICAL ASSOCS	Unsecured	3,350.00	3,350.00	3,350.00	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	454.84	454.84	0.00	0.00
Round2 Recvr	Unsecured	856.00	NA	NA	0.00	0.00
SADINO FUNDING LLC	Unsecured	NA	269.69	269.69	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	300.00	NA	NA	0.00	0.00
TOTAL FINANCE	Unsecured	NA	NA	10,376.45	0.00	0.00
TOTAL FINANCE	Secured	7,400.00	17,776.45	7,400.00	75.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$132,689.95	\$0.00	\$0.00
Mortgage Arrearage	\$20,354.13	\$0.00	\$0.00
Debt Secured by Vehicle	\$18,975.00	\$195.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$172,019.08	\$195.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,232.91	\$0.00	\$0.00
TOTAL PRIORITY:	\$3,232.91	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$59,590.17	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$1,455.00</u>
Disbursements to Creditors	<u>\$195.00</u>
TOTAL DISBURSEMENTS :	<u>\$1,650.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/13/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.